

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Gina M. Caromano | Social Security number or ITIN xxx-xx-6090 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 19-20208-GLT | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gina M. Caromano

8/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gina M. Caromano
Debtor

Case No. 19-20208-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 11, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Gina M. Caromano, 12 Brooke Street, Uniontown, PA 15401-4103 |
| 14979352 | + Advanced Disposal, P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118 |
| 14979353 | Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291 |
| 14979354 | + Chestnut Ridge Counseling Services, 100 New Salem Road--Suite 116, Uniontown, PA 15401-8936 |
| 14979355 | + Colonial Acceptance, 312 Fallowfield Avenue, P.O. Box 25, Charleroi, PA 15022-0025 |
| 14979356 | + Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240-6837 |
| 14979358 | + Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200, Greensburg, PA 15601-0200 |
| 14991514 | + James T. Davis, 107 East Main Street, Uniontown, PA 15401-3600 |
| 14979362 | North Fayette County Municipal Authority, P.O. Box 368, Dunbar, PA 15431-0368 |
| 14979366 | + South Union Township Sewage, 154 Township Drive, Uniontown, PA 15401-6546 |
| 14979367 | Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596 |
| 14979369 | + Yablonski, Costello & Leckie, 505 Washington Trust Building, 30 East Beau Street--Suite 505, Washington, PA 15301-4713 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 12 2023 03:20:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 11 2023 23:21:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 12 2023 03:20:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 11 2023 23:21:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | ^ MEBN | Aug 11 2023 23:20:48 | US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858 |
| 14979357 | EDI: DISCOVER.COM | Aug 12 2023 03:20:00 | Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421 |
| 14979359 | Email/Text: ashley@frickfin.org | Aug 11 2023 23:21:00 | Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751 |
| 14979360 | ^ MEBN | Aug 11 2023 23:20:16 | KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, |

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User: auto

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Philadelphia, PA 19106-1541

| | | | |
|----------|---|----------------------|---|
| 15228622 | Email/Text: mtgbk@shellpointmtg.com | Aug 11 2023 23:20:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14979363 | Email/Text: bankruptcies@penncredit.com | Aug 11 2023 23:21:00 | Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110 |
| 14979364 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 11 2023 23:20:00 | PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609 |
| 15019959 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 11 2023 23:20:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14979365 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 11 2023 23:20:00 | PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820 |
| 15574821 | Email/Text: mtgbk@shellpointmtg.com | Aug 11 2023 23:20:00 | Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 14979368 | EDI: VERIZONCOMB.COM | Aug 12 2023 03:20:00 | Verizon, P.O. Box 15124, Albany, NY 12212-5124 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | NewRez LLC d/b/a Shellpoint Mortgage Servicing |
| cr | | PNC BANK NATIONAL ASSOCIATION |
| cr | | US Bank Trust National Association, Not In Its In |
| cr | | US Bank Trust National Association, not in its ind |
| 14979361 | ## | Laurel Medical Imaging Associates, 122 Bitner Road, Uniontown, PA 15401-6202 |

TOTAL: 4 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com |
| Daniel R. White | on behalf of Debtor Gina M. Caromano lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com |
| Joshua I. Goldman | on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For |

District/off: 0315-2

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VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;BKecf@padgettlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 5